



Fax: 571 273 8300  
RE: Patent # 6965 878

PTO/SB/81 (01-09)

Approved for use through 11/30/2011. OMB 0651-0035  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**POWER OF ATTORNEY  
OR  
REVOCATION OF POWER OF ATTORNEY  
WITH A NEW POWER OF ATTORNEY  
AND  
CHANGE OF CORRESPONDENCE ADDRESS**

|                        |                |
|------------------------|----------------|
| Application Number     | PAT # 6965 878 |
| Filing Date            | 08-16-2000     |
| First Named Inventor   | Klaus Heuring  |
| Title                  |                |
| Art Unit               |                |
| Examiner Name          |                |
| Attorney Docket Number |                |

I hereby revoke all previous powers of attorney given in the above-identified application.

☐ A Power of Attorney is submitted herewith.

OR

☐ I hereby appoint Practitioner(s) associated with the following Customer Number as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith:

OR

☐ I hereby appoint Practitioner(s) named below as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith:

| Practitioner(s) Name | Registration Number |
|----------------------|---------------------|
|                      |                     |
|                      |                     |
|                      |                     |
|                      |                     |

Please recognize or change the correspondence address for the above-identified application to:

☐ The address associated with the above-mentioned Customer Number.

OR

☐ The address associated with Customer Number:

OR

|   |                    |       |                        |     |       |
|---|--------------------|-------|------------------------|-----|-------|
| <input checked="" type="checkbox"/> Firm or Individual Name | KARL Klaus Heuring |       |                        |     |       |
| Address   | 8430 Maria Ct.     |       |                        |     |       |
| City  | Cape Canaveral     | State | FL                     | Zip | 32920 |
| Country   | USA                |       |                        |     |       |
| Telephone   | 321 747 9206       | Email | Karl.Heuring@gmail.com |     |       |

I am the:

☒ Applicant/Inventor.

OR

☐ Assignee of record of the entire interest. See 37 CFR 3.71.

Statement under 37 CFR 3.73(b) (Form PTO/SB/96) submitted herewith or filed on \_\_\_\_\_

**SIGNATURE of Applicant or Assignee of Record**

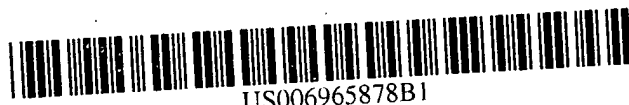
|                   |                      |           |              |
|-------------------|----------------------|-----------|--------------|
| Signature         | <i>Klaus Heuring</i> | Date      | 7-24-2009    |
| Name              | Karl Klaus Heuring   | Telephone | 321 747 9206 |
| Title and Company |                      |           |              |

**NOTE:** Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below\*.

☒ \*Total of 1 forms are submitted.

This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



US006965878B1

(12) **United States Patent**  
**Heuring**

(10) **Patent No.:** **US 6,965,878 B1**  
(45) **Date of Patent:** **Nov. 15, 2005**

(54) **CURRENCY AND CREDIT RATING SYSTEM  
FOR BUSINESS-TO-BUSINESS  
TRANSACTION**

(76) **Inventor:** **Klaus Heuring**, 20533 Biscayne Blvd.  
Apt. 241, Miami, FL (US) 33180

(\*) **Notice:** Subject to any disclaimer, the term of this  
patent is extended or adjusted under 35  
U.S.C. 154(b) by 741 days.

(21) **Appl. No.:** **09/639,533**

(22) **Filed:** **Aug. 16, 2000**

(51) **Int. Cl.** **G06F 17/60**  
(52) **U.S. Cl.** **705/37; 705/26**  
(58) **Field of Search** **705/37; 39; 40;**  
**705/35; 36; 38; 42; 395/219; 214**

(56) **References Cited**

**U.S. PATENT DOCUMENTS**

5,592,376 A 1/1997 Hodroff ..... 705/14  
5,687,323 A 11/1997 Hodroff ..... 705/30  
6,260,024 B1 \* 7/2001 Shkedy ..... 705/37

**FOREIGN PATENT DOCUMENTS**

WO WO 97/220073 \* 6/1997  
WO WO 01/39081 A2 \* 5/2001

**OTHER PUBLICATIONS**

Fraser, J., Credit Lines with a Twist, Journal Article, Journal  
Code: INO, Inc. v16v10 PP: 130, Oct. 1994. □ □ \*

<http://www.bivine.com/help/newmember/mathService.jsp>  
as of Jun. 23, 2000.  
<http://www.itex.com/about/barter.asp> as of Jun. 23, 2000.  
<http://www.itex.com/about> as of Jun. 23, 2000.  
[http://www.barteritonline.com/rules\\_of\\_use.htm](http://www.barteritonline.com/rules_of_use.htm) as of Jun.  
23, 2000.

\* cited by examiner

*Primary Examiner*—Hani M. Kazimi  
*Assistant Examiner*—Stefano Karmis

(57) **ABSTRACT**

This invention is a system to increase the profitability of businesses by facilitating transactions between members of trade exchanges. Global-Cash flexible currency is a currency made up of part cash and part products or services in a ratio pre-selected by individual merchants. Global-cash flexible currency allows bartering merchants to recoup the costs of their goods in cash while keeping their asking prices down. Business trade is further facilitated by the extension of credit to traders and barterers under the Global-Cash credit scoring system. The Global-Cash credit scoring system takes into consideration the product or service offered in trade, the percent offered in trade, which is cash and the remaining percent, which is the value of the listings, and a possible host of other variables. A credit rating score is calculated and a novel way of calculating credit-worthiness is hereby disclosed.

**3 Claims, 2 Drawing Sheets**

Step 1

An applicant for barter community  
membership applies for member ship giving  
the following information:

1. Type of product or service offered in  
trade

+

2. Percent of the barter offered which is  
cash (and the remaining percent which  
is product or service)

Step 2

The barter manager assigns scores to the